

Table VII.A.2.a(2004) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	35.0%	34.0%	36.0%	39.4%	42.2%	32.4%
New England:						
Connecticut	28.9%	27.2%	29.0%	39.5%	43.7%	26.6%
Maine	26.6%	24.0%	28.7%	35.0% *	44.3%	20.8%
Massachusetts	29.0%	30.1%	27.0% *	27.2% *	30.0%	28.8%
New Hampshire	28.5%	28.1%	43.2%	12.3% *	33.3%	27.0%
Rhode Island	22.6%	22.9%	23.6%	19.4% *	30.6%	20.9%
Vermont	34.4%	35.7%	36.0%	27.0%	38.8%	33.3%
Middle Atlantic:						
New Jersey	30.0%	30.5%	24.9%	33.0%	35.5%	28.3%
New York	30.4%	29.7%	33.8%	29.4%	40.7%	27.5%
Pennsylvania	32.0%	33.3%	17.8% *	37.5%	40.3%	29.1%
East North Central:						
Illinois	34.7%	32.0%	45.6%	33.9%	48.1%	30.3%
Indiana	46.1%	45.7%	44.3%	48.7%	46.2%	46.0%
Michigan	35.2%	35.5%	30.3% *	37.0%	24.6%	39.1%
Ohio	40.0%	38.5%	47.4%	40.0%	42.0%	39.4%
Wisconsin	36.2%	39.1%	30.6%	31.4%	34.1%	36.9%
West North Central:						
Iowa	38.9%	41.6%	19.1%	49.1%	37.7%	39.5%
Kansas	32.1%	29.4%	32.9% *	41.1%	30.1%	33.1%
Minnesota	33.9%	29.3%	34.5%	52.7%	48.5%	29.0%
Missouri	35.4%	31.5%	42.5%	46.5%	41.5%	32.4%
Nebraska	37.1%	38.1%	26.6% *	42.1%	40.5%	35.2%
North Dakota	41.4%	41.1%	36.2%	46.3%	37.1%	43.6%
South Dakota	31.3%	32.5%	22.2% *	35.8%	27.4%	33.6%
South Atlantic:						
Delaware	33.2%	30.3%	28.8% *	58.2%	53.7%	26.6%
District of Columbia	28.3%	27.0%	50.4%	21.7% *	38.8%	26.9%
Florida	37.9%	35.7%	42.7%	54.7%	46.6%	34.7%
Georgia	42.0%	43.6%	18.2% *	56.8%	47.4%	40.8%
Maryland	33.4%	31.4%	39.9%	34.9% *	56.4%	27.8%
North Carolina	33.6%	32.2%	37.9%	35.4% *	44.4%	29.0%
South Carolina	36.9%	34.8%	40.1%	45.8%	50.2%	30.9%
Virginia	41.4%	41.4%	36.0%	51.3%	50.9%	37.4%
West Virginia	41.9%	42.8%	43.9%	35.6% *	46.4%	38.4%
East South Central:						
Alabama	32.1%	29.6%	46.0%	35.6%	33.7%	31.4%
Kentucky	33.8%	31.8%	28.3%	52.0%	28.8%	35.6%
Mississippi	46.8%	45.5%	42.0%	64.5%	43.4%	48.4%
Tennessee	42.1%	37.0%	54.8%	49.9%	43.0%	41.4%
West South Central:						
Arkansas	37.8%	39.7%	34.2% *	29.6%	40.8%	35.9%
Louisiana	38.3%	38.0%	41.1%	37.6% *	34.6%	40.0%
Oklahoma	34.7%	30.7%	36.0%	56.2%	37.0%	33.5%
Texas	45.8%	41.8%	58.5%	63.7%	59.8%	39.0%
Mountain:						
Arizona	36.3%	30.7%	58.1%	40.2% *	43.1%	34.1%
Colorado	38.5%	39.5%	45.6%	21.9% *	48.2%	35.9%
Idaho	33.9%	29.8%	34.9%	59.2%	42.5%	29.8%
Montana	34.7%	35.6%	26.7% *	36.2%	36.9%	33.4%
Nevada	37.8%	35.8%	52.4%	36.2% *	57.3%	32.0%
New Mexico	38.4%	35.4%	48.0%	43.3%	52.0%	32.1%
Utah	31.7%	31.9%	18.0% *	42.5%	37.7%	28.8%
Wyoming	40.9%	41.4%	53.8%	25.2%	37.8%	42.1%
Pacific:						
Alaska	44.1%	45.4%	38.2%	44.1%	37.6%	45.2%
California	29.7%	29.6%	31.0%	29.3%	37.2%	27.6%
Hawaii	20.4%	20.2%	19.5%	23.6% *	17.4%	21.4%
Oregon	29.7%	32.9%	20.2% *	25.5% *	32.7%	28.9%
Washington	29.2%	27.8%	19.5% *	53.3%	42.7%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.A.2.a(2004) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.70%	0.61%	2.09%	1.63%	1.16%	0.61%
New England:						
Connecticut	3.19%	4.53%	7.82%	11.14%	8.59%	3.26%
Maine	3.80%	3.39%	7.28%	12.13% *	9.38%	3.58%
Massachusetts	2.28%	2.38%	8.91% *	10.34% *	8.78%	2.08%
New Hampshire	3.45%	4.90%	7.95%	5.34% *	5.19%	4.37%
Rhode Island	3.43%	3.50%	6.82%	5.95% *	8.92%	3.21%
Vermont	3.35%	3.95%	8.04%	6.39%	7.03%	3.56%
Middle Atlantic:						
New Jersey	3.05%	3.96%	7.14%	6.04%	7.00%	3.32%
New York	2.50%	2.48%	6.19%	3.83%	5.52%	2.82%
Pennsylvania	2.02%	1.77%	9.09% *	6.16%	5.40%	1.69%
East North Central:						
Illinois	2.06%	1.49%	7.89%	9.06%	5.56%	2.20%
Indiana	3.67%	4.71%	13.09%	14.22%	8.97%	3.78%
Michigan	2.38%	4.30%	9.59% *	8.03%	6.18%	2.50%
Ohio	4.73%	5.38%	9.56%	11.48%	10.34%	4.33%
Wisconsin	5.32%	4.57%	7.79%	8.70%	8.95%	5.46%
West North Central:						
Iowa	3.17%	4.11%	5.10%	10.89%	5.83%	2.99%
Kansas	3.09%	3.16%	11.63% *	7.52%	5.89%	2.93%
Minnesota	4.00%	6.31%	6.51%	9.68%	4.45%	5.01%
Missouri	2.60%	3.94%	12.02%	11.41%	6.45%	4.82%
Nebraska	3.74%	4.55%	9.24% *	11.31%	6.12%	4.22%
North Dakota	2.03%	2.97%	10.49%	6.48%	5.71%	2.94%
South Dakota	4.48%	6.37%	11.44% *	7.31%	5.44%	6.93%
South Atlantic:						
Delaware	5.19%	4.65%	9.94% *	12.16%	10.50%	4.32%
District of Columbia	3.77%	3.02%	14.30%	7.01% *	11.24%	3.36%
Florida	2.68%	2.82%	8.87%	12.22%	6.74%	2.98%
Georgia	2.53%	2.49%	10.06% *	13.31%	11.09%	2.00%
Maryland	2.24%	2.38%	11.60%	10.71% *	10.45%	2.47%
North Carolina	3.28%	4.16%	7.72%	11.32% *	6.35%	4.87%
South Carolina	3.90%	4.19%	10.44%	12.61%	10.71%	4.16%
Virginia	3.49%	4.45%	9.34%	14.68%	6.91%	3.29%
West Virginia	4.06%	5.24%	11.86%	12.64% *	5.65%	5.30%
East South Central:						
Alabama	3.69%	4.23%	10.23%	9.00%	6.14%	4.87%
Kentucky	3.42%	3.85%	7.68%	13.35%	5.04%	4.04%
Mississippi	5.25%	5.15%	12.53%	17.74%	8.57%	6.46%
Tennessee	3.82%	3.70%	8.71%	9.67%	6.44%	3.50%
West South Central:						
Arkansas	3.47%	5.36%	13.74% *	8.12%	6.35%	4.95%
Louisiana	3.96%	5.34%	12.19%	12.47% *	8.97%	6.00%
Oklahoma	2.64%	3.21%	9.87%	11.09%	5.41%	3.09%
Texas	2.41%	1.90%	10.77%	11.44%	4.39%	2.99%
Mountain:						
Arizona	3.56%	4.08%	10.07%	12.25% *	8.50%	4.86%
Colorado	3.61%	4.08%	10.92%	7.68% *	9.57%	4.19%
Idaho	2.44%	3.10%	8.69%	13.32%	5.88%	3.30%
Montana	3.99%	4.10%	11.02% *	10.01%	8.01%	5.82%
Nevada	2.86%	2.86%	13.37%	14.53% *	9.45%	3.17%
New Mexico	2.91%	3.16%	12.66%	11.29%	6.37%	2.34%
Utah	3.21%	3.41%	8.85% *	9.74%	8.47%	3.17%
Wyoming	2.92%	3.69%	10.09%	7.39%	8.50%	4.55%
Pacific:						
Alaska	3.29%	4.04%	10.30%	7.97%	8.83%	3.25%
California	1.77%	1.83%	4.60%	4.98%	3.37%	2.10%
Hawaii	2.73%	3.61%	5.68%	7.98% *	4.12%	4.25%
Oregon	3.29%	3.38%	7.33% *	9.50% *	7.89%	3.50%
Washington	2.92%	3.71%	7.14% *	13.06%	9.27%	2.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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